



National Military Family Association, Inc.

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April 7, 2005

**The Voice
for Military
Families**

The Honorable John Conyers, Jr.
Ranking Member, Judiciary Committee
United States House of Representatives
Washington DC 20515

Dear Representative Conyers:

The National Military Family Association (NMFA) is a national nonprofit membership organization whose sole focus is the military family. NMFA's mission is to serve the families of the seven uniformed services through education, information and advocacy.

On behalf of NMFA and the families it serves, I would like ask you to take into account the financial hardships of those who have been serving in uniform since September 11, 2001 as you consider S. 256, the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. Many of these servicemembers have suffered significant financial hardships as a result of their military service and should be provided limited protection as they leave military service in order to put their financial affairs in order.

NMFA has heard from many families about the difficulty of balancing financial obligations when a servicemember is deployed. This is even more critical when the servicemember is in the Guard or Reserve. Extending special exemptions from the so-called "means test" and other considerations in bankruptcy proceedings to servicemembers and their families would certainly help in a time of financial crisis. Many servicemembers in the Guard and Reserve have made special sacrifices, especially if they own their own business, and have experienced hardships with that business while they were deployed and during the often difficult transition period once released from active duty. Financial problems may not be fully evident for several months following their return from deployment. Providing an exemption from the means test included in S. 256 will help the servicemembers and their families restore financial order during difficult times.

NMFA believes that increased financial education would go a long way in helping servicemembers and their families learn to manage during times of deployment. That said, no servicemember should suffer financial hardships because of service to this Nation.

Military families, especially those of deployed servicemembers, are called upon to make extraordinary sacrifices. An amendment to exempt them from the "means test" for a period of up to two years after their return would offer them a small, but much needed, respite in these trying circumstances.

Thank you for your support and interest in military families. If NMFA can be of any assistance to you in other areas concerning military families, please feel free to contact us.

Sincerely,

Candace A. Wheeler
Chairman of the Board